

**Amendments to the Claims:**

This listing of the claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claim 1 (currently amended) A digital checkbook comprised of:

- an electronic portable personal data assistant having a processor, executing a control program configured to process digital financial transactions directly between a user, a payor financial institution of the user, and a payee financial institution of a purchasee;
- a memory device, operatively coupled to said processor and storing electronic routing information for banking funds;
- a biometric scanner, operatively coupled to said processor for authenticating the identity of an individual;
- a data input device operatively coupled to said processor capable of receiving input commands and input information;
- a wireless data transmitter, operatively coupled to said processor, for sending input commands and input information to a remotely located base station; and
- a printer configured to locally print a negotiable instrument from the digital checkbook of the user for an amount defined by the financial transaction between the user and the purchasee; and
- a financial software manager program coupled to the processor, wherein financial records stored by the program are automatically updated by the processor after each transaction directly between the user, the payor financial institution of the user, and the payee financial institution of the purchasee.

Claim 2 (original) The digital checkbook of claim 1 wherein said biometric scanner includes at least one of:

- a finger print scanner;
- a retinal image scanner.

Claim 3 (original) The digital checkbook of claim 1 wherein said data input device is comprised of at least one of:

- a keypad;
- an alphanumeric keyboard;
- a touch-sensitive pad;
- a pointing device.

Claim 4 (original) The digital checkbook of claim 1 wherein said wireless data transmitter is comprised of at least one of:

- a Bluetooth protocol-compliant transmitter;
- an infrared transmitter.

Claim 5 (currently amended) A digital checkbook comprised of:

an electronic portable personal data assistant having a processor, executing a control program configured to process digital financial transactions between a user, a payor financial institution of the user, and a payee financial institution of a purchasee;

a memory device, operatively coupled to said processor and storing electronic routing information for banking funds;

a biometric scanner, operatively coupled to said processor for authenticating the identity of an individual, wherein the biometric scanner validates the identity of the individual at periodic intervals;

a data input device operatively coupled to said processor capable of receiving input commands and input information;

a wireless data transmitter, operatively coupled to said processor, for sending input commands and input information to a banking institution via a wireless; and

a printer configured to locally print a negotiable instrument from the digital checkbook of the user for an amount defined by the financial transaction between the user and the purchasee; and

a financial software manager program coupled to the processor, wherein financial records stored by the program are automatically updated by the processor after each transaction directly between a user, a payor financial institution of the user, and a payee financial institution of a purchasee.

Claim 6 (original) The digital checkbook of claim 5 wherein said biometric scanner includes at least one of:

- a finger print scanner;
- a retinal image scanner.

Claim 7 (original) The digital checkbook of claim 5 wherein said data input device is comprised of at least one of:

- a keypad;
- an alphanumeric keyboard;
- a touch-sensitive pad;
- a pointing device.

Claim 8 (original) The digital checkbook of claim 5 wherein said wireless data transmitter is comprised of at least one of:

- a Bluetooth protocol-compliant transmitter;
- an infrared transmitter.

Claim 9 (currently amended) A digital checkbook comprised of:

an electronic portable personal data assistant having a processor, executing a control program configured to process digital financial transactions directly between a user, a payor financial institution of the user, and a payee financial institution of a purchasee;

a memory device;

a biometric scanner, operatively coupled to said processor for authenticating the identity of an individual, wherein the biometric scanner validates the identity of the individual at periodic intervals;

a voice recognition data input device configured to interpret human speech and voice commands and being operatively coupled to said processor and receiving for using the human speech interpretation to automatically find therein at least one of both:

negotiable instrument payee information; and

electronic funds routing information;

a wireless data transmitter, operatively coupled to said processor, for sending input commands and input information to a remotely located base station; and

a printer configured to locally print a negotiable instrument from the digital checkbook of the user for an amount defined by the financial transaction between the user and the purchasee; and

a financial software manager program coupled to the processor, wherein financial records stored by the program are automatically updated by the processor after each transaction directly between the user, the payor financial institution of the user, and the payee financial institution of the purchasee.

Claim 10 (original) The digital checkbook of claim 9 wherein said biometric scanner includes at least one of:

a finger print scanner;

a retinal image scanner.

Claim 11 (original) The digital checkbook of claim 9 wherein said data input device is comprised of at least one of:

- a keypad;
- an alphanumeric keyboard;
- a touch-sensitive pad;
- a pointing device.

Claim 12 (original) The digital checkbook of claim 9 wherein said wireless data transmitter is comprised of at least one of:

- a Bluetooth protocol-compliant transmitter;
- an infrared transmitter;

Claim 13 (withdrawn) A method of electronically transferring funds from a payer to a payee comprised of the steps of:

- using an electronic portable personal data assistant to process digital financial transactions;
- receiving at a data terminal, the name of a payee from the electronic portable personal data assistant;
- locating electronic funds transfer data for said payee using the name of said payee;
- formatting an electronic funds transfer message to a banking institution for said payee;
- transmitting said electronic funds transfer message to said banking institution so as to cause an electronic funds transfer from said payer to said payee through said banking institution; and
- automatically updating financial records of a financial software manager program coupled to the electronic portable personal data assistant after each transaction.

Claim 14 (withdrawn) The method of claim 13 wherein said step of locating electronic funds transfer data for said payee using the name of said payee includes the steps of:

- indexing a data base of payees according to name;
- retrieving from said data base, an electronic funds routing number according to the name of said payee;
- formatting an electronic funds transfer message using said funds routing number.

Claim 15 (withdrawn) The method of claim 13 wherein said step of transmitting said electronic funds transfer message includes at least one of:

- transmitting said message using a Bluetooth compliant radio system;
- transmitting said message using an infrared signal;
- transmitting said message using a cellular telephone radio network.

Claim 16 (withdrawn) A method of electronically transferring funds from a payer to a payee comprised of the steps of:

- using an electronic portable personal data assistant to process digital financial transactions;
- receiving at a data terminal, from the electronic portable personal data assistant, at least one of:
  - the name of a payee;
  - electronic funds routing information for said payee;
  - formatting an electronic funds transfer message to a banking institution for said payee;
  - transmitting said electronic funds transfer message to said banking institution so as to cause an electronic funds transfer from said payer to said payee through said banking institution; and
  - automatically updating financial records of a financial software manager program coupled to the electronic portable personal data assistant after each transaction.

Claim 17 (withdrawn) The method of claim 16 wherein said step of locating electronic funds transfer data for said payee using the name of said payee includes the steps of:

- indexing a data base of payees according to name;
- retrieving from said data base, an electronic funds routing number according to the name of said payee;
- formatting an electronic funds transfer message using said funds routing number.

Claim 18 (withdrawn) The method of claim 16 wherein said step of transmitting said electronic funds transfer message includes at least one of:

- transmitting said message using a Bluetooth compliant radio system;
- transmitting said message using an infrared signal;
- transmitting said message using a cellular telephone radio network.